December 1987 and and December, 1988 is as under:—

Year	Public Sector Banks	All Scheduled Commercial Banks
December 1986	61·3	63·0
December 1987	59·2	61·0
December 1988	60·0	61·9

The credit deposit ratio had marginally declined in December '87 but has again picked up by the end of December '88. However, variations in C:D ratio of banks is a normal banking phenomenon.

Ratio of Agricultural loan to Industrial Loans

1088. SHRI MUKHTIAR SINGH MALIK: Will the Minister of FINANCE be pleased to state:

(a) the amount of loans sanctioned for the agricultural purpose during the last three years; year-wise and Statewise;

(b) whether it is a fact that the ratio of agricultural loans in comparison to that of industrial loans granted by the bank is very low; and

(c) if so, what are the reasons therefor?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) to (c) The outstanding advances of All Scheduled Commercial Banks for Agriculture and industrial sector as at the end of December, 1985, 1986 and 1987 are set out below:—

(Amount in Rs. Crores)

	1985	1986	1987
Agriculture	8660	10166	11693
Industry			
(*i*) Large & Medium	14575	17161	19597
(*ii*) Small Scale Industry	7450	8723	10241

The outstanding advances to agriculture all though were less than the large & medium industry but were more than advances for small scale industry. Deployment of credit in a particular sector depends upon various factors e.g. credit absorption capacity of that sector, backward & forward linkages etc.

Pay scales of employees of Chandigarh Administration

1089. SHRI PAWAN KUMAR BANSAL: Will the Minister of HOME AFFAIRS be pleased to state:

(a) whether an Anomaly Committee to remove disparities/anomalies in pay scales of employees of Chandigarh Administration was constituted;

(b) if so, what is its composition and what progress has been made by it;

(c) whether the Committee has since made any recommendation; and

(d) if so, what action has been taken thereon?

THE MINISTER OF STATE IN THE MINISTRY OF HOME AFFAIRS (SHRI SONTOSH MOHAN DEV): (a) Yes, Sir.

(b) to (d) An Anomaly Committee under the Chairmanship of Home Secretary, Chandigarh Administration and Finance Secretary and Deputy Secretary of the Chandigarh Administration as its Members was constituted. The Committee has since submitted its recommendation to the Government. The recommendations of the Committee are under consideration.

Advocates Welfare Fund

1090. SHRI PAWAN KUMAR BANSAL: Will the Minister of LAW AND JUSTICE be pleased to state:

(a) whether Government had initiated a move to float an Advocates Welfare Fund;

(b) if so, what is the latest stage of progress in the matter; and

(c) by when a legislation to the effect is likely to be introduced in Parliament?

THE MINISTER OF STATE IN THE MINISTRY OF LAW AND JUSTICE (SHRI HANS RAJ BHARDWAJ): (a) to (c) The Committte constituted by the Government under the Chairmanship of Mr. Justice Baharul Islam has, *inter alia* recommended the Constitution of Advocates Welfare Fund in each State. The matter is under the consideration of the Government.

Financial assistance to private housing societies

1091. SHRI PAWAN KUMAR BANSAL: Will the Minister of FINANCE be pleased to state:

(a) whether there is any proposal under Government's consideration to extend financial assistance to private housing societies;

(b) if so, what are tht details of such a scheme; and

(c) whether the benefits of such a scheme will also be extended to public institutions constructing houses for their employees?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) and (b) As per the existing guidelines of Reserve Bank of India for housing finance the scheduled commercial banks can provide loans to cooperative housing societies for constructing houses for members. The details regarding period of loans, rate of interest, amount of loan as per the Reserve Bank of India guidelines are as under:

(I) The maximum period of repayment of loans could be upto 15 years.

(II) The rates of interest would be as follows:

Amount of loan	Loan as a percentage of estimated cost (including cost of land)	Rate of interest (per annum)
(*i*) Upto Rs. 20,000/-	80%	12·5%
(*ii*) Above Rs. 20,000/- and upto Rs. 50,000/- .	75%	13·5%
(*iii*) Above Rs. 50,000/- and upto Rs. 1 lakh .	70%	14.0%
(*iv*) Above Rs. 1 lakh	65%	14·5% to 16·0%